

IN THE CLAIMS

Please cancel claims 6, 7, 16, 20, 28, 29, 38, 42, 50, 51, 60, 64, and amend claims 1, 8-10, 14, 17-19, 21, 23, 30-32, 36, 39-41, 43, 45, 52-54, 58, 61-63 and 65 as follows:

1. (CURRENTLY AMENDED) A method of performing financial processing in one or more computers, comprising:

(a) selecting accounts, forecast amounts, attrition rates and propensity rates from ~~account~~ data stored in a database using selection criteria specified by one or more rules; and

(b) performing one or more Net Present Value (NPV) and one or more Future Value (FV) calculations on the selected accounts for one or more forecast periods according to the rules using the selected forecast amounts, the attrition rates and the propensity rates, wherein:

(1) the step of performing the NPV calculations comprises ~~performing~~ calculating ~~forecast calculations amounts for each forecast period for~~ forecast calculations amounts for each forecast period for ~~for~~ for ~~the selected accounts,~~ the selected accounts, ~~applying attrition rates to results of the calculated forecast calculations amounts to arrive at NPV expected values, and calculating an NPV amount by combining the NPV expected values for each forecast period and aggregating results of the attrition rates discounting the combined NPV expected values; and~~ applying the attrition rates to results of the calculated forecast calculations amounts to arrive at NPV expected values, and calculating an NPV amount by combining the NPV expected values for each forecast period and aggregating results of the attrition rates discounting the combined NPV expected values; and

(2) the step of performing the FV calculations comprises ~~performing~~ calculating ~~propensity calculations amounts for each forecast period for~~ propensity calculations amounts for each forecast period for ~~for~~ for ~~the selected accounts using the propensity rates, [and]] applying the attrition rates to results of the calculated propensity calculations amounts to arrive at FV expected values, and calculating an FV amount by discounting the FV expected values for each forecast period and summing the discounted FV expected values;~~ the selected accounts using the propensity rates, [and]] applying the attrition rates to results of the calculated propensity calculations amounts to arrive at FV expected values, and calculating an FV amount by discounting the FV expected values for each forecast period and summing the discounted FV expected values;

(c) wherein ~~results from~~ the NPV and FV ~~calculations amounts~~ calculations amounts are ~~integrated~~ combined to provide a Life-Time Value (LTV) for the selected accounts.

2. (ORIGINAL) The method of claim 1, wherein the NPV is a net present profitability value.

3. (ORIGINAL) The method of claim 1, wherein the FV is a possible future profitability value.

4. (ORIGINAL) The method of claim 1, wherein the selected accounts contain current profitability values.

5. (ORIGINAL) The method of claim 1, wherein the rules are defined by a user.

6. (CANCELED)

7. (CANCELED)

8. (CURRENTLY AMENDED) The method of claim 1, wherein the selected attrition rates are NPV attrition rates.

9. (CURRENTLY AMENDED) The method of claim 1, wherein the selected propensity rates are FV propensity rates.

10. (CURRENTLY AMENDED) The method of claim 1, wherein the selected attrition rates are FV attrition rates.

11. (CANCELED)

12. (CANCELED)

13. (ORIGINAL) The method of claim 1, wherein the current profitability data is aggregated to provide an initial amount for the NPV and FV calculations.

14. (CURRENTLY AMENDED) The method of claim 1, wherein a user specifies the one or more forecast periods over which the NPV and FV calculations are performed.

15. (ORIGINAL) The method of claim 1, wherein a user specifies one or more rates for the forecast periods.

16. (CANCELED)

17. (CURRENTLY AMENDED) The method of claim [[16]] 1, wherein the forecast amounts are based on the selected accounts' contractual data.

18. (CURRENTLY AMENDED) The method of claim [[16]] 1, wherein the forecast amounts are based on forecast assumptions applied to the selected accounts.

19. (CURRENTLY AMENDED) The method of claim [[16]] 1, wherein the step of calculating the NPV amount comprises:

$$\text{NPV amount} = \sum_{i=1}^n \frac{\text{NPV Expected Value}_i}{(1+r_i)^i}$$

where:

$i = 1, \dots, n$ = number of forecast periods, and

r_i = is a rate entered by the user for forecast period i .

20. (CANCELED)

21. (CURRENTLY AMENDED) The method of claim [[20]] 1, wherein the step of calculating the FV amount comprises:

$$\text{FV amount} = \sum_{i=1}^n \frac{\text{FV Expected Value}_i}{(1+r_i)^i}$$

where:

$i = 1, \dots, n$ = number of forecast periods, and

r_i = is a rate entered by the user for forecast period i .

22. (ORIGINAL) The method of claim 1, wherein the results from the NVP and FV calculations are integrated by:

summing the FV amounts across the forecast periods to arrive at a single FV amount;
aggregating the FV amounts to arrive at a final FV amount; and
adding the final FV amount to an NPV amount to arrive at an LTV amount.

23. (CURRENTLY AMENDED) A system for performing financial processing, comprising:

one or more computers;

logic, performed by the computers, for:

(a) selecting accounts, forecast amounts, attrition rates and propensity rates from ~~account~~ data stored in a database using selection criteria specified by one or more rules; and

(b) performing one or more Net Present Value (NPV) and one or more Future Value (FV) calculations on the selected accounts for one or more forecast periods according to the rules using the selected forecast amounts, the attrition rates and the propensity rates, wherein:

(1) the step of performing the NPV calculations comprises ~~performing~~ calculating ~~forecast calculations~~ amounts for each forecast period for ~~[[on]]~~ the selected accounts, applying attrition rates to ~~results of the~~ calculated ~~forecast calculations~~ amounts to arrive at NPV expected values, and calculating an NPV amount by combining the NPV expected values for each forecast period and aggregating results of the attrition rates discounting the combined NPV expected values; and

(2) the step of performing the FV calculations comprises ~~performing~~ calculating ~~propensity calculations~~ amounts for each forecast period for ~~[[on]]~~ the selected accounts using the propensity rates, [[and]] applying the attrition rates to results of the calculated propensity calculations amounts to arrive at FV expected values, and calculating an FV amount by discounting the FV expected values for each forecast period and summing the discounted FV expected values;

(c) wherein ~~results from~~ the NPV and FV ~~calculations~~ amounts are ~~integrated~~ combined to provide a Life-Time Value (LTV) for the selected accounts.

24. (ORIGINAL) The system of claim 23, wherein the NPV is a net present profitability value.

25. (ORIGINAL) The system of claim 23, wherein the FV is a possible future profitability value.

26. (ORIGINAL) The system of claim 23, wherein the selected accounts contain current profitability values.

27. (ORIGINAL) The system of claim 23, wherein the rules are defined by a user.

28. (CANCELED)

29. (CANCELED)

30. (CURRENTLY AMENDED) The system of claim 23, wherein the selected attrition rates are NPV attrition rates.

31. (CURRENTLY AMENDED) The system of claim 23, wherein the selected propensity rates are FV propensity rates.

32. (CURRENTLY AMENDED) The system of claim 23, wherein the selected attrition rates are FV attrition rates.

33. (CANCELED)

34. (CANCELED)

35. (ORIGINAL) The system of claim 23, wherein the current profitability data is aggregated to provide an initial amount for the NPV and FV calculations.

36. (CURRENTLY AMENDED) The system of claim 23, wherein a user specifies the one or more forecast periods over which the NPV and FV calculations are performed.

37. (ORIGINAL) The system of claim 23, wherein a user specifies one or more rates for the forecast periods.

38. (CANCELED)

39. (CURRENTLY AMENDED) The system of claim [[38]] 23, wherein the forecast amounts are based on the selected accounts' contractual data.

40. (CURRENTLY AMENDED) The system of claim [[38]] 23, wherein the forecast amounts are based on forecast assumptions applied to the selected accounts.

41. (CURRENTLY AMENDED) The system of claim [[38]] 23, wherein the logic for calculating the NPV amount comprises:

$$\text{NPV amount} = \sum_{i=1}^n \frac{\text{NPV Expected Value}_i}{(1+r_i)^i}$$

where:

$i = 1, \dots, n$ = number of forecast periods, and

r_i = is a rate entered by the user for forecast period i .

42. (CANCELED)

43. (CURRENTLY AMENDED) The system of claim [[42]] 23, wherein the logic for calculating the FV amount comprises:

$$\text{FV amount} = \sum_{i=1}^n \frac{\text{FV Expected Value}_i}{(1+r_i)^i}$$

where:

$i = 1, \dots, n$ = number of forecast periods, and

r_i = is a rate entered by the user for forecast period i .

44. (ORIGINAL) The system of claim 23, wherein the results from the NVP and FV calculations are integrated by:

summing the FV amounts across the forecast periods to arrive at a single FV amount;

aggregating the FV amounts to arrive at a final FV amount; and

adding the final FV amount to an NPV amount to arrive at an LTV amount.

45. (CURRENTLY AMENDED) An article of manufacture embodying logic for performing financial processing in one or more computers, the logic comprising:

(a) selecting accounts, forecast amounts, attrition rates and propensity rates from ~~account~~ data stored in a database using selection criteria specified by one or more rules; and

(b) performing one or more Net Present Value (NPV) and one or more Future Value (FV) calculations on the selected accounts for one or more forecast periods according to the rules using the selected forecast amounts, the attrition rates and the propensity rates, wherein:

(1) the step of performing the NPV calculations comprises ~~performing~~ calculating ~~forecast calculations amounts for each forecast period for~~ forecast amounts for each forecast period for ~~for~~ for ~~the selected accounts,~~ for ~~applying attrition rates to results of the calculated forecast calculations amounts to arrive~~ at NPV expected values, and calculating an NPV amount by combining the NPV ~~expected values for each forecast period and aggregating results of the attrition rates~~ expected values for each forecast period and ~~discounting the combined NPV expected values; and~~ discounting the combined NPV expected values; and

(2) the step of performing the FV calculations comprises ~~performing~~ calculating ~~propensity calculations amounts for each forecast period for~~ propensity calculations amounts for each forecast period for ~~for~~ for ~~the selected accounts~~ for ~~using the propensity rates, and~~ using the propensity rates, and ~~applying the attrition rates to results of the calculated propensity calculations amounts to arrive at FV expected values, and calculating an FV~~ amount by discounting the FV expected values for each forecast period and summing the ~~discounted FV expected values;~~ discounted FV expected values;

(c) wherein ~~results from the NPV and FV calculations~~ amounts are integrated combined to provide a Life-Time Value (LTV) for the selected accounts.

46. (ORIGINAL) The article of claim 45, wherein the NPV is a net present profitability value.

47. (ORIGINAL) The article of claim 45, wherein the FV is a possible future profitability value.

48. (ORIGINAL) The article of claim 45, wherein the selected accounts contain current profitability values.

49. (ORIGINAL) The article of claim 45, wherein the rules are defined by a user.

50. (CANCELED)

51. (CANCELED)

52. (CURRENTLY AMENDED) The article of claim 45, wherein the selected attrition rates are NPV attrition rates.

53. (CURRENTLY AMENDED) The article of claim 45, wherein the selected propensity rates are FV propensity rates.

54. (CURRENTLY AMENDED) The article of claim 45, wherein the selected attrition rates are FV attrition rates.

55. (CANCELED)

56. (CANCELED)

57. (ORIGINAL) The article of claim 45, wherein the current profitability data is aggregated to provide an initial amount for the NPV and FV calculations.

58. (CURRENTLY AMENDED) The article of claim 45, wherein a user specifies the one or more forecast periods over which the NPV and FV calculations are performed.

59. (ORIGINAL) The article of claim 45, wherein a user specifies one or more rates for the forecast periods.

60. (CANCELED)

61. (CURRENTLY AMENDED) The article of claim ~~[[60]]~~ 45, wherein the forecast amounts are based on the selected accounts' contractual data.

62. (CURRENTLY AMENDED) The article of claim ~~[[60]]~~ 45, wherein the forecast amounts are based on forecast assumptions applied to the selected accounts.

63. (CURRENTLY AMENDED) The article of claim ~~[[60]]~~ 45, wherein the step of calculating the NPV amount comprises:

$$\text{NPV amount} = \sum_{i=1}^n \frac{\text{NPV Expected Value}_i}{(1+r_i)^i}$$

where:

i = 1, ..., n = number of forecast periods, and

r_i = is a rate entered by the user for forecast period i.

64. (CANCELED)

65. (CURRENTLY AMENDED) The article of claim ~~[[64]]~~ 45, wherein the step of calculating the FV amount comprises:

$$\text{FV amount} = \sum_{i=1}^n \frac{\text{FV Expected Value}_i}{(1+r_i)^i}$$

where:

i = 1, ..., n = number of forecast periods, and

r_i = is a rate entered by the user for forecast period i.

66. (ORIGINAL) The article of claim 45, wherein the results from the NVP and FV calculations are integrated by:

summing the FV amounts across the forecast periods to arrive at a single FV amount;

aggregating the FV amounts to arrive at a final FV amount; and

adding the final FV amount to an NPV amount to arrive at an LTV amount.